

In re:

Jeffrey Marc Siskind

Debtor

Case No. 23-11720-VZ

Chapter 13

District/off: 0973-2

User: admin

Page 1 of 2

Date Rcvd: Jul 05, 2023

Form ID: van105n

Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 07, 2023:**

Recip ID	Recipient Name and Address
db	+ Jeffrey Marc Siskind, 3465 Santa Barbara Dr, Wellington, FL 33414-7269

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 07, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 5, 2023 at the address(es) listed below:**

Name	Email Address
Arvind Nath Rawal	on behalf of Creditor Ally Bank c/o AIS Portfolio Services, LLC arawal@aisinfo.com
JaVonne M Phillips	on behalf of Creditor U.S. Bank NA successor trustee to Bank of America, NA, successor in interest to LaSalle Bank NA, as trustee, on behalf of the holders of the WaMu Mortgage Pass-Through Certificates, Series 2007-OA5, bknotice@mccarthyholthus.com, jphillips@ecf.courtdrive.com
JaVonne M Phillips	on behalf of Creditor Select Portfolio Servicing Inc. bknotice@mccarthyholthus.com, jphillips@ecf.courtdrive.com
JaVonne M Phillips	on behalf of Interested Party Courtesy NEF bknotice@mccarthyholthus.com jphillips@ecf.courtdrive.com
Nancy K Curry (TR)	TrusteeECFMail@gmail.com
United States Trustee (LA)	

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ustpregion16.la.ecf@usdoj.gov

TOTAL: 6

**United States Bankruptcy Court  
Central District of California**

**255 East Temple Street, Los Angeles, CA 90012**

In re: Jeffrey Marc Siskind	CHAPTER NO.: 13
	CASE NO.: 2:23-bk-11720-VZ

**NOTICE RE: FILING DEFICIENT OFFICIAL FORM 423  
[FAILURE TO COMPLY WITH BANKRUPTCY RULE §1007(b)(7) and (c)]**

**To Debtor and Debtor's Attorney of Record,**

The Clerk's Office has received documentation regarding **Official Form 423 (Certification About a Financial Management Course)**, for the above-referenced debtor and/or joint debtor on 07/04/2023. The certification(s) is/are deficient due to the following:

- Debtor did not file the Official Form 423, Certification About a Financial Management Course, as required by FRBP §1007(b)(7).
- Debtor and/or joint debtor failed to complete appropriate statement on Official Form 423 (Certification About a Financial Management Course) indicating:
  - Whether or not an instructional course in Personal Financial Management was completed, and/or;
  - Name of the Personal Financial Management course provider, and/or;
  - Date the course was completed, and/or;
  - The correct certificate number as issued by Personal Financial Management course provider.
- The certificate number included on Official Form 423 (Certification About a Financial Management Course) is the same as the certificate number issued on the *Credit Counseling Certificate*. Debtor must re-file Official Form 423 and include the correct certificate number issued by the Personal Financial Management course provider.
- Debtor and/or joint debtor did not sign and/or date Official Form 423 (Certification About a Financial Management Course) pursuant to FRBP §1007.
- A joint petition was filed and each spouse did not complete and file a separate Official Form 423 (Certification About a Financial Management Course) as required.

The debtor and/or joint debtor or debtor's attorney must re-file Official Form 423 (Certification About a Financial Management Course) with the correct information within 14 days from the date of this notice. A copy of the Official Form 423 is included with this notice. **FAILURE TO TIMELY RE-FILE THE CERTIFICATION WILL RESULT IN THE CASE BEING CLOSED WITHOUT AN ENTRY OF DISCHARGE.** If the debtor subsequently files a Motion to Reopen Case to allow the filing of an amended Official Form 423, the debtor must pay the reopening filing fee due for filing the motion.

Dated: July 5, 2023

**BY THE COURT**  
**KATHLEEN J. CAMPBELL**  
**Clerk of Court**

(Form van105n – definn) rev. 12/2015

**33 – 32 / SM**

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Fill in this information to identify the case:			
Debtor 1	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	District of		(State)
Case number (If known)			

## Official Form 423

### Certification About a Financial Management Course

12/15

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and § 1141 (d)(3) does not apply.

In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does not notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

- If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.
- If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).

In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file a motion with the court and obtain a court order.

#### Part 1: Tell the Court About the Required Course

You must check one:

I completed an approved course in personal financial management:

Date I took the course  
MM / DD / YYYY

Name of approved provider

Certificate number

I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one):

- Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- Disability.** My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the internet, even after I reasonably tried to do so.
- Active duty.** I am currently on active military duty in a military combat zone.
- Residence.** I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs.

#### Part 2: Sign Here

I certify that the information I have provided is true and correct.

Signature of debtor named on certificate

Printed name of debtor

Date  
MM / DD / YYYY